

State of Michigan - Estimated Total Private Sector Active Health Care Cost  
Based on Enrollment and Cost Per Contract Information Per Agency for Health Care Quality (AHRC) - Medical Panel Expenditure Survey 2009

Employee Share of Premium

	Total	Less than 10 Employees	10-24 Employees	25-99 Employees	100-999 Employees	1000 or more Employees	Less than 50 Employees	50 or more Employees
Number of Establishments	207,035	122,913	23,998	17,007	14,168	28,950	155,252	51,783
Establishments Offering Health Care Benefits	111,812	40,315	15,239	14,405	13,261	28,661	62,722	49,090
Number of Full-time Employees Enrolled in HC	1,713,052	88,550	128,639	223,853	375,686	866,996	321,910	1,391,142
Number of Part-time Employees Enrolled in HC	80,991	n/a	n/a	n/a	n/a	60,701	10,522	70,469
Total Employees Enrolled in HC	1,794,043	n/a	n/a	n/a	n/a	957,697	332,432	1,461,611
Number of Full-time Employees Enrolled in Single Cvg	698,925	49,322	60,589	109,688	151,777	329,198	161,599	538,372
Number of Part-time Employees Enrolled in Single Cvg	32,554	n/a	n/a	n/a	n/a	22,277	5,282	27,272
Total Number of Employees Enrolled in Single Coverage	731,479	n/a	n/a	n/a	n/a	351,475	166,881	565,643
Average Single Premium (\$ per contract)	\$4,923	\$5,228	\$4,969	\$4,549	\$5,312	\$4,802	\$5,033	\$4,881
Total Single Premium *	\$3,600,817,102	\$257,857,246	\$301,066,587	\$498,970,576	\$806,240,189	\$1,687,781,985	\$839,911,389	\$2,760,905,714
Less: Avg Total Employee Contribution (\$ per contract)	(\$948)	(\$764)	(\$732)	(\$1,380)	(\$911)	(\$889)	(\$859)	(\$972)
Total Single Premium Paid by Employees	(\$693,156,102)	(\$37,682,275)	(\$44,351,125)	(\$151,369,399)	(\$138,268,978)	(\$312,461,096)	(\$143,350,662)	(\$549,805,440)
Average Total Employer Contribution (\$ per contract)	\$3,975	\$4,464	\$4,237	\$3,169	\$4,401	\$3,913	\$4,174	\$3,909
Total Single Premium Paid by Employers	\$ 2,907,661,000	\$ 220,174,970	\$ 256,715,462	\$ 347,601,177	\$ 667,971,211	\$ 1,375,320,888	\$ 696,560,726	\$ 2,211,100,273
Number of Full-time Employees Enrolled in Employee+1	388,484	13,283	20,711	43,204	70,629	240,395	51,828	336,656
Number of Part-time Employees Enrolled in Employee+1	18,748	n/a	n/a	n/a	n/a	16,268	1,694	17,053
Total Number of Employees Enrolled in Employee+1	407,231	n/a	n/a	n/a	n/a	256,663	53,522	353,710
Average Total Employee+1 Premium (\$ per contract)	\$9,606	\$11,663	\$9,737	\$9,464	\$9,841	\$9,441	\$9,783	\$9,579
Total Employee+1 Premium *	\$3,911,788,111	\$154,913,798	\$201,661,829	\$408,879,145	\$695,554,077	\$2,423,153,457	\$523,601,343	\$3,388,186,768
Less: Avg Total Employee Contribution (\$ per contract)	(\$1,882)	\$0	\$0	(\$3,196)	(\$1,958)	(\$1,678)	(\$2,032)	(\$1,859)
Total Employee+1 Premium Paid by Employees	(\$766,302,427)	\$0	\$0	(\$138,078,798)	(\$138,660,172)	(\$430,660,172)	(\$108,755,794)	(\$657,546,633)
Average Total Employer Contribution (\$ per contract)	\$7,724	\$11,663	\$9,737	\$6,268	\$7,890	\$7,763	\$7,751	\$7,720
Total Employee+1 Premium Paid by Employers	\$ 3,145,485,684	\$ 154,913,798	\$ 201,661,829	\$ 270,800,347	\$ 557,262,558	\$ 1,992,473,285	\$ 414,845,550	\$ 2,730,640,135
Number of Full-time Employees Enrolled in Family Cvg	624,597	25,945	47,339	70,961	153,656	327,404	108,484	516,114
Number of Part-time Employees Enrolled in Family Cvg	29,690	n/a	n/a	n/a	n/a	22,156	3,546	26,144
Total Number of Employees Enrolled in Family Coverage	654,287	n/a	n/a	n/a	n/a	349,559	112,030	542,258
Average Total Employee+Family (\$ per contract)	\$13,160	\$11,972	\$12,895	\$12,528	\$13,864	\$13,102	\$12,456	\$13,305
Total Family Premium *	\$8,610,178,944	\$310,615,336	\$610,438,365	\$889,004,432	\$2,130,280,878	\$4,579,927,324	\$1,395,440,498	\$7,214,738,446
Less: Avg Total Employee Contribution (\$ per contract)	(\$2,819)	(\$3,788)	(\$3,706)	(\$3,742)	(\$2,955)	(\$2,368)	(\$3,657)	(\$2,646)
Total Family Premium Paid by Employees	(\$1,844,506,013)	(\$98,280,228)	(\$175,438,897)	(\$265,537,563)	(\$454,052,221)	(\$827,756,671)	(\$409,692,189)	(\$1,434,813,824)
Average Total Employer Contribution (\$ per contract)	\$10,341	\$8,184	\$9,189	\$8,786	\$10,909	\$10,734	\$8,799	\$10,659
Total Family Premium Paid by Employers	\$ 6,765,672,931	\$ 212,335,108	\$ 434,999,468	\$ 623,466,869	\$ 1,676,228,657	\$ 3,752,170,653	\$ 985,748,310	\$ 5,779,924,622
Total Health Care Premiums	\$16,122,784,157	\$723,386,379	\$1,113,166,781	\$1,796,854,152	\$3,632,075,144	\$8,690,862,766	\$2,758,993,230	\$13,363,830,927
Less: Premiums Paid by Employees	(\$3,303,964,542)	(\$135,962,504)	(\$219,790,023)	(\$554,985,759)	(\$730,612,719)	(\$1,570,897,939)	(\$661,798,645)	(\$2,642,165,898)
Premiums Paid by Employers	\$12,818,819,615	\$587,423,876	\$893,376,758	\$1,241,868,393	\$2,901,462,425	\$7,119,964,827	\$2,097,154,586	\$10,721,665,030

27.35% 19.88%

Standard Error on Employer Premium +/-

\$100,000,000 \$50,000,000 \$12,000,000 \$27,000,000 \$120,000,000 \$110,000,000 \$15,000,000 \$97,000,000

\*Note: some totals are calculated on full-time enrollment only as specifics for part-time enrollment are not available

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